

**UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102**

In re: **Debtor(s):**

Michael Christopher Dean – See below for
reported alias information. xxx-xx-7425
Meredith Leigh Miller Dean – See below for
reported alias information.
xxx-xx-5808

Case No.: 19-46230 –A705

CHAPTER 7

Notice of Requirement to File Financial Management Course Certificate

To be eligible to receive a discharge under Chapter 7 (11 U.S.C. § 727(a)(11)) or under Chapter 13 (11 U.S.C. § 1328(g)), the Debtor must complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111.

The Debtor(s) and/or Debtor(s)' attorney is/are hereby notified that pursuant to Federal Rule of Bankruptcy Procedure 1007 the Debtor(s) must file a Financial Management Course Certificate (Official Form 423) unless an approved provider of an instructional course concerning personal financial management has notified the Court that the Debtor(s) has/have completed the course after filing the petition. This certificate must be filed within 60 days after the first date set for the meeting of creditors in a Chapter 7 case, and no later than the last payment made by the debtor under a plan in a Chapter 13 case. If the course provider has not notified the Court of course completion, the Debtor(s) must file the certificate by the time the case is eligible for discharge, or the case will be closed without a discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to file the Financial Management Course Certificate, the debtor(s) must pay the full reopening fee due for filing the motion.

The Court will not notify debtors whether course providers have filed the certificate of course completion. Debtors must monitor this status themselves.

FOR THE COURT:

/s/Dana C. McWay
Clerk of Court

Dated: 11/18/19

Reported Alias Information:

Michael Christopher Dean – The Plastic Merchant

Meredith Leigh Miller Dean –

Rev 07/16 rfncrt60

Certificate of Notice Pg 2 of 2
United States Bankruptcy Court
Eastern District of Missouri

In re:
Michael Christopher Dean
Meredith Leigh Miller Dean
Debtors

Case No. 19-46230-cer
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin
Form ID: rfnrcrt60

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db/db +Michael Christopher Dean, Meredith Leigh Miller Dean, 3464 Charlestowne Crossing Dr,
St Charles, MO 63301-4892

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

Bryon E Hale on behalf of Debtor Michael Christopher Dean bhale@barklage-brett.com,
aflorian@barklage-brett.com
Bryon E Hale on behalf of Debtor Meredith Leigh Miller Dean bhale@barklage-brett.com,
aflorian@barklage-brett.com
Charles W Riske on behalf of Trustee Charles W Riske riske@cwrlaw.com, MO30@ecfcbis.com
Charles W Riske riske@cwrlaw.com, MO30@ecfcbis.com
Office of US Trustee USTPRegion13.SL.ECF@USDJOJ.gov

TOTAL: 5